

United States Bankruptcy Court  
District of NevadaIn re:  
NICHOLAS O'BRYAN MECKELVANEY  
DebtorCase No. 20-12622-mkn  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0978-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 39

Date Rcvd: Aug 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2020.

db +NICHOLAS O'BRYAN MECKELVANEY, 6617 MAMMOTH CANYON PLACE, NORTH LAS VEGAS, NV 89084-1238  
 aty +ERIK C SEVERINO, LAW OFFICE OF ERIK SEVERINO, 7251 W. LAKE MEAD BLVD., STE 300, LAS VEGAS, NV 89128-8380  
 11172798 +Best Buy/cbna, Acct No 6035351328332104, Po Box 6497, Sioux Falls, SD 57117-6497  
 11172799 Capital One Auto Finan, Acct No 62031369465521001, Credit Bureau Dispute, Plano, TX 75025  
 11172805 +Confident, Acct No 191216, Po Box 7084, Boulder, CO 80306-7084  
 11172810 +Lending Club Corp, Acct No 123609072, 595 Market St, San Francisco, CA 94105-2807  
 11172809 +Lending Club Corp, Acct No 140380220, 595 Market St, San Francisco, CA 94105-2807  
 11175037 RSLFC Payment Center, PO Box 4501, Aberdeen, SD 57402-4501  
 11172811 +Shell/cbna, Acct No 46612123, Po Box 6497, Sioux Falls, SD 57117-6497  
 11172820 +Tdrcls/samsung, Acct No 6006101017371474, 1000 Macarthur Bv, Mahwah, NJ 07430-2035  
 11172822 Us Bank, Acct No 5392770011184879, Cb Disputes, Saint Louis, MO 63166  
 11172823 +Us Dept Of Ed/glelsi, Acct No 2838521125798581, 2401 International Lane, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BBDSHAPIRO.COM Aug 25 2020 08:18:00 BRIAN D. SHAPIRO, 510 S. 8TH STREET, LAS VEGAS, NV 89101-7003  
 ust +E-mail/Text: USTPRegion17.LV.ECF@usdoj.gov Aug 25 2020 04:42:57 U.S. TRUSTEE - LV - 7, 300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803  
 cr +EDI: AISACG.COM Aug 25 2020 08:18:00 CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ON, AIS portfolio Services, LP, 4515 N SANTA FE AVE, OKLAHOMA, OK 73118-7901  
 cr +EDI: AISACG.COM Aug 25 2020 08:18:00 CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPTIAL ON, C/O AIS PORTFOLIO SERVICES, LP, 4515 N SANTA FE AVE. DEPT. APS, OKLAHOMA CITY, OK 73118-7901  
 11172796 +E-mail/Text: backoffice@affirm.com Aug 25 2020 04:43:42 Affirm Inc, Acct No 4NLB3MBO, 650 California St Fl 12, San Francisco, CA 94108-2716  
 11172795 +E-mail/Text: backoffice@affirm.com Aug 25 2020 04:43:42 Affirm Inc, Acct No 503J9U3P, 650 California St Fl 12, San Francisco, CA 94108-2716  
 11172797 +EDI: AMEREXPR.COM Aug 25 2020 08:18:00 Amex, Acct No 3499925298853503, P.o. Box 981537, El Paso, TX 79998-1537  
 11172800 +EDI: CAPITALONE.COM Aug 25 2020 08:18:00 Capital One Bank Usa N, Acct No 4003448314056896, Po Box 30281, Salt Lake City, UT 84130-0281  
 11172801 +EDI: CAPITALONE.COM Aug 25 2020 08:18:00 Capital One Bank Usa N, Acct No 5178058803567836, Po Box 30281, Salt Lake City, UT 84130-0281  
 11172802 +EDI: CAPITALONE.COM Aug 25 2020 08:18:00 Capital One Bank Usa N, Acct No 5178059594184898, Po Box 30281, Salt Lake City, UT 84130-0281  
 11172803 +EDI: CITICORP.COM Aug 25 2020 08:18:00 Citicards Cbna, Acct No 5424181338214831, Po Box 6217, Sioux Falls, SD 57117-6217  
 11179485 EDI: WFNNB.COM Aug 25 2020 08:18:00 Comenity, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
 11179484 EDI: WFNNB.COM Aug 25 2020 08:18:00 Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, Ohio 43218-3043  
 11172806 +EDI: CRFRSTNA.COM Aug 25 2020 08:18:00 Credit First N A, Acct No 578145311, Pob 81315, Cleveland, OH 44181-0315  
 11179486 E-mail/Text: loanresearch@confidentfs.com Aug 25 2020 04:42:19 DigniFi, PO Box 7084, Boulder, CO 80306-7084  
 11172807 +EDI: DISCOVER.COM Aug 25 2020 08:18:00 Discover Fin Svcs Llc, Acct No 6011007787347532, Po 15316, Wilmington, DE 19850-5316  
 11172808 EDI: JPMORGANCHASE Aug 25 2020 08:18:00 Jpmcb Card, Acct No 4147400228105332, Po Box 15369, Wilmington, DE 19850  
 11173443 +EDI: PRA.COM Aug 25 2020 08:18:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 11172812 +EDI: RMSC.COM Aug 25 2020 08:18:00 Syncb/amazon, Acct No 6045781130302275, Po Box 965015, Orlando, FL 32896-5015  
 11172813 +EDI: RMSC.COM Aug 25 2020 08:18:00 Syncb/b&h, Acct No 6019171400228875, Po Box 965036, Orlando, FL 32896-5036  
 11172814 +EDI: RMSC.COM Aug 25 2020 08:18:00 Syncb/car Care Mein&ma, Acct No 6501590508398188, C/o Po Box 965036, Orlando, FL 32896-0001  
 11172815 +EDI: RMSC.COM Aug 25 2020 08:18:00 Syncb/google, Acct No 6045971000459327, C/o Po Box 965022, Orlando, FL 32896-0001  
 11172816 +EDI: RMSC.COM Aug 25 2020 08:18:00 Syncb/hsn, Acct No 6045812022419875, Po Box 965017, Orlando, FL 32896-5017  
 11172817 +EDI: RMSC.COM Aug 25 2020 08:18:00 Syncb/ppc, Acct No 6044192205633563, Po Box 965005, Orlando, FL 32896-5005  
 11172819 +EDI: RMSC.COM Aug 25 2020 08:18:00 Syncb/qvc, Acct No 604576102281, Po Box 965005, Orlando, FL 32896-5005  
 11172818 +EDI: RMSC.COM Aug 25 2020 08:18:00 Syncb/qvc, Acct No 6045761029212751, Po Box 965005, Orlando, FL 32896-5005  
 11172821 +EDI: CITICORP.COM Aug 25 2020 08:18:00 Thd/cbna, Acct No 6035320500363757, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 27

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11172804 Comenitycapital/explor, Acct No 4022412004675644  
cr\* +PRA RECEIVABLES MANAGEMENT, LLC, PO BOX 41021, NORFOLK, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2020 at the address(es) listed below:

BRIAN D. SHAPIRO brian@trusteeshapiro.com, cathy@trusteeshapiro.com;nv22@ecfcbis.com  
ERIK C SEVERINO on behalf of Debtor NICHOLAS O'BRYAN MECKELVANEY erik@mylasvegaslawyers.com,  
gus@mylasvegaslawyers.com;michelle@mylasvegaslawyers.com;severinoer90555@notify.bestcase.com  
U.S. TRUSTEE - LV - 7 USTPRegion17.LV. ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1 **NICHOLAS O'BRYAN MECKELVANEY**  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)  
 First Name Middle Name Last Name

United States Bankruptcy Court **District of Nevada**

Case number: **20-12622-mkn**

Social Security number or ITIN **xxx-xx-4406**  
 EIN **-----**  
 Social Security number or ITIN **-----**  
 EIN **-----**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

**NICHOLAS O'BRYAN MECKELVANEY**

8/24/20

**By the court:**

Mary A. Schott  
 Clerk of Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**